



# Irish Life

## ANTI MONEY LAUNDERING

Irish Life is authorised and regulated by the Central Bank of Ireland and is obliged to comply with the Criminal Justice Act 2010.

For certain types of investment policies we need a completed and signed Source of Funds/Source of Wealth form.

We require valid proof of identification and address verification for all policyholders and beneficial owners on an investment policy.

To give you some ideas of what kind of documents we can accept please see below:

- Photo ID examples include: Passport (Irish or International), Driving Licence with photograph. They must be unexpired.
- Proof of address examples include: Utility bills, local authority document e.g. refuse collection bill, bank statements. These must be dated within the last six months.



- Documents must be originals or certified copies of originals.
- Documents can be certified by a Solicitor, Garda, Bank Official, Broker or Irish Life Employee.

\* The full list of acceptable documents can be found on Bline.

We have attached a checklist to help you make sure you have what you need and so we can process your payment as quickly as possible for you.

# CHECKLIST FOR MAKING A NEW INVESTMENT OR AN ADDITIONAL CONTRIBUTION TO YOUR POLICY

Just a reminder that you do not need to send any of the documents below if your investment or new contribution is less than €2,500. Below are the Anti-Money Laundering requirements depending on who the plan owner is and who is making the payment.

Please follow the section which applies to you:	
Where the plan owner and the person making the payment are the same.	<ul style="list-style-type: none"><li>✓ Complete source of funds/source of wealth on the application form.</li><li>✓ Photo ID* (cannot be expired), examples include: Passport (Irish or International), Driving Licence with photograph.</li><li>✓ Proof of address* (must be dated within the last 6 months), examples include: utility bills, local authority document e.g. refuse collection bill, bank statements.</li></ul>
The person making the payment is a third party.	<ul style="list-style-type: none"><li>✓ Complete source of funds/source of wealth on the applicaiton form.</li><li>✓ Photo ID* (cannot be expired), examples include: Passport (Irish or International), Driving Licence with photograph for the third party payer and the plan owner.</li><li>✓ Proof of address* (must be dated within the last 6 months), examples include: utility bills, local authority document e.g. refuse collection bill, bank statements for the third party and the plan owner.</li></ul>
If the third party payer is a limited company.	<ul style="list-style-type: none"><li>✓ Complete source of funds/wealth on the application form.</li><li>✓ In addition to full AML documentation for the plan holder, the following will be required for the company: Written confirmation of the company's name, registered address, registered number, principle address and a list of all directors of the company, on the company's headed notepaper.</li><li>✓ Confirmation of the authorised signatory list on company headed paper or authorisation on company headed paper for the signatory to transact on behalf of the company.</li><li>✓ The company's Certificate of Incorporation.</li><li>✓ *Photographic identification and proof of address identification for 2 directors and any shareholders with more than 25% of the share capital of the company.</li></ul>
*Documents must be originals or copies of certified originals and may be certified by a Solicitor, Garda, Bank Official, Broker, Irish Life Employee.	

## Helpful Hints.

1. Check beneficial owner question is answered and if answered "No" that further details are provided.
2. Check Photo ID and Address Verification is certified and in date.
3. Check Source of funds/wealth fully complete (if source of funds is bank draft you must provide details of current account it was drawn from)